

United States Bankruptcy Court
Western District of MichiganIn re:
Timothy J. Van Duzer
Kim A. Van Duzer
DebtorsCase No. 12-90667-swd
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0646-2

User: draytokm
Form ID: b9i1Page 1 of 5
Total Noticed: 123

Date Rcvd: May 22, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2013.

db/db +Timothy J. Van Duzer, Kim A. Van Duzer, 601 A Street, Pinehurst, ID 83850-5012
aty +Laura M. Davis, Trott & Trott PC, 31440 Northwestern Hwy, Suite 200,
Farmington Hills, MI 48334-5422
aty +Patti H. Bass, Bass & Associates PC, 3936 E. Ft. Lowell Rd, Suite 200,
Tucson, AZ 85712-1083
aty +Robert J. Shefferly, Trott and Trott PC, 31440 Northwestern Hwy, Suite 200,
Farmington Hills, MI 48334-5422
aty +Steven B. Flancher, State of Michigan, Dept of Attorney General,
Revenue & Collections Division, PO Box 30754, Lansing, MI 48909-8254
smg +SECRETARY OF THE TREASURY, 15TH & PENNSYLVANIA, WASHINGTON, DC 20220-0001
cr +State of Michigan, Department of Treasury, Revenue & Collections Division, P.O. Box 30754,
Lansing, MI 48909-8254
6943045 +Adrianne N. Wolf, McDonald & Marin, LLP, 115 S. Lakeshore Blvd., Ste. A,
Marquette, MI 49855-4652
6924404 +Airgas, 6055 Rockside Woods Blvd. N., Independence, OH 44131-2356
6924405 +Bennett Law, 10542 S. Jordan Gateway, Suite 200, South Jordan, Utah 84095-3907
6941638 American Airlines Federal Credit Union, MD 2100 P O Box 619001, DFW Airport TX 75261-9001
6924407 +American Medical Systems, 3570 Executive Drive, Suite 205, Uniontown, OH 44685-8712
7041830 Auto Value, Autowares Inc, 440 Kirtland St SW, Grand Rapids MI 49507-2398
6924409 +Auto-Wares Group, 440 Kirtland Street Southwest, Grand Rapids, MI 49507-2398
6927958 +Bank of America NA successor by merger to, BAC Home Loans Servicing LP, c/o Trott & Trott PC,
31440 Northwestern Highway Suite 200, Farmington Hills MI 48334-5422
7019914 +Bank of America, N.A., Trott & Trott, 31440 Northwestern Highway,
Farmington Hills MI 48334-5418
6924411 +Bartowiak Acctg. & Tax Service, 710 Chippewa Square, Suite 105, Marquette, MI 49855-4823
6924412 +Bennett Law, 10542 S. Jordan Gateway, Suite 200, South Jordan, Utah 84095-3907
6924418 Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
6924421 Capital One Bank (USA), N.A., PO Box 4199, Houston, TX 77210-4199
6924428 +Capital One Services, PO Box 30253, Salt Lake City, UT 84130-0253
6946283 +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
Tucson, Az 85712-1083
6924430 +Card Payment, PO Box 3429, Thousand Oaks, CA 91359-0429
6924432 +Charter Communications, P.O. Box 3019, Milwaukee, WI 53201-3019
6924434 +Citizens Bank, 328 S. Saginaw, Flint, MI 48502-1940
6924435 +Citizens Bank, 1000 S Carpenter Ave, Iron Mountain, MI 49802-5516
6924436 +Citizens Bank Iron Wood MI, 100 S Suffolk St, Ironwood, MI 49938-2046
6924438 Citizens Bank White Pine, Mineral River Plaza, White Pine, MI 49971
6924437 +Citizens Bank of RI, 1000 Lafayette Blv., Bridgeport, CT 06604-4725
6924439 +City of Marquette, 300 W. Baraga Ave, Marquette MI 49855-4712
6924441 +Credit Mediators, Inc., PO Box 456, Upper Darby, PA 19082-0456
6924444 Department Of Veterans Affairs, P.O. Box 530269, Atlanta, GA 30353-0269
6924446 +Elko County Treasurer, 571 Idaho Street, Suite 101, Elko, NV 89801-3786
6924447 +Equifax, P.O. Box 105139, Atlanta, GA 30348-5139
6924448 +Experian, NCAC, P. O. Box 2002, Allen, TX 75013-2002
6924451 +Fingerhut, P.O. Box 166, Newark, NJ 07101-0166
6924452 +First Data Global Leasing, PO Box 173845, Denver, CO 80217-3845
6924453 +First Data Merchant Services, 4000 Coral Ridge Drive, C-230, Coral Springs, FL 33065-7614
7035792 +FirstMerit Bank, fka Citizens Bank, 101 N Washington, Saginaw, MI 48607-1207
6924454 +Harsila & Sons Auto Salvage, 330 S. Main Street, Ishpeming, MI 49849-2052
7043516 +Joseph Clement, c/o Randolph B. Osstyn, 419 West Washington, Marquette, MI 49855-4156
6924461 +Law Offices of Atlas & Leviton, 3 Golf Center, Suite 353, Hoffman Estates, IL 60169-4910
6924466 MGH Radiology Specialists, Dept. 4633, Carol Stream, IL 60122-4633
6924462 +Marquette Board of Light and Power, 2200 Wright Street, Marquette, MI 49855-1398
6924463 +Marquette County Courthouse, 234 W. Baraga Avenue, Marquette, MI 49855-4710
6924464 +Marquette Medical Group, P.O. Box 4056, Carol Stream, IL 60197-4056
6924465 +McDonald & Marin, L.L.P., 115 S. Lakeshore Blvd., Suite A, Marquette, MI 49855-4652
6924467 Michigan Department of Treasury, Attn: Bankruptcy Department, PO Box 30199,
Lansing, MI 48909-7699
6924468 +Michigan Department of Treasury, Third Party Withholding Unit, PO Box 30785,
Lansing, MI 48909-8285
6924470 +Michigan Dept. of Treasury, Dept. 77437, P.O. Box 77000, Detroit, MI 48277-2000
6924471 #National Service Bureau, PO Box 55789, Seattle, WA 98155-0789
6924473 +Osstyn, Ferns & Quinnell, 419 W. Washington, Marquette, MI 49855-4156
6924474 +Payless Tire Stores, Inc., PO Box 479, Ripon, WI 54971-0479
6924476 Seattle Service Bureau, 18912 N. Pkwy., Suite 205, Bothell, WA 98011
6924477 Sound Patient Physician, 6880 W. Snowville Rd. #210, Brecksville, OH 44141-3255
6924478 +Szabo Assoc. Inc., 3355 Lenox Road, N.E., Atlanta, GA 30326-1395
6924479 +The Flangeman, PO Box 126, Niagara Falls, NY 14302-0126
6930466 +The Mining Journal, Credit Services Inc, P O Box 577, Iron Mountain MI 49801-0577
6924480 +Trans Union, 2 BALDWIN PLACE, P.O. BOX 2000, CHESTER PA 19016-2000
6924481 +Trott & Trott, 31440 Northwestern Hwy Ste 200, Farmington, MI 48334-5422
6924482 +U.S. Auto Force, 425 Better Way, Appleton, WI 54915-6192
6924483 +Unifirst Corp., 3220 Sjoquist Drive, Gladstone, MI 49837-2818

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6924485 +Upper Michigan Cardiovascular Associates, 1414 W. Fair Ave., Suite 334,
Marquette, MI 49855-5407
6924486 +Vanderbilt Mortgage & Finance Inc, P.O. Box 9800, Maryville, TN 37802-9800
7047451 +Webbank-Fingerhut, 6250 Ridgewood Rd, St. Cloud, MN 56303-0820
6930467 +Willey's Tire Shop, Credit Services Inc, P O Box 577, Iron Mountain MI 49801-0577

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ajrattyl@gmail.com May 22 2013 22:29:17 Allan J. Rittenhouse,
Allan J Rittenhouse, 220 E B. Street, P.O. Box 647, Iron Mountain, MI 49801-0647
tr +E-mail/Text: docs@chptl3.com May 22 2013 23:05:15 Barbara P. Foley,
Chapter 13 Trustee's Office, The Cornerstone Building, 425 West Michigan Ave.,
Kalamazoo, MI 49007-3713
smg +E-mail/Text: rayrl@michigan.gov May 22 2013 23:33:32 MI DEPT OF TREASURY,
COLLECTION DIVISION/BANKRUPTCY, PO BOX 30168, LANSING, MI 48909-7668
smg +E-mail/Text: bankruptcynoticeschr@sec.gov May 22 2013 23:17:53 SECURITIES & EXCHANGE COMM,
BANKRUPTCY SECTION, 175 W. JACKSON BLVD., SUITE 900, CHICAGO, IL 60604-2815
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov May 22 2013 22:43:40 Andy Vara,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov May 22 2013 22:43:40 Daniel J. Casamatta,
Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov May 22 2013 22:43:40 David W. Asbach,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov May 22 2013 22:43:40 Dean E. Rietberg,
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov May 22 2013 22:43:40 Habbo G. Fokkena,
Office of the United States Trustee, Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov May 22 2013 22:43:40 Matthew T. Cronin,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov May 22 2013 22:43:40 Michael V. Maggio,
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov May 22 2013 22:43:40 Michelle M. Wilson,
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov May 22 2013 22:43:40 Office of the U.S. Trustee,
The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov May 22 2013 22:43:40 United States Trustee,
Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2837
6924408 E-mail/Text: ebn@americollect.com May 22 2013 23:25:19 Americollect Inc.,
1851 S. Alverno Road, Manitowoc, WI 54220
6924410 EDI: BANKAMER.COM May 22 2013 23:03:00 Bank of America, PO Box 15222,
Wilmington, DE 19886-5222
6924413 EDI: CAPITALONE.COM May 22 2013 23:03:00 Capital One, PO Box 5155, Norcross, GA 30091
6924427 +EDI: CAPITALONE.COM May 22 2013 23:03:00 CAPITAL ONE FINANCIAL CORP., P.O. BOX 30273,
SALT LAKE CITY, UT 84130-0273
6924443 +E-mail/Text: csiiironmtn@csipays.com May 22 2013 23:06:14 CSI Credit Services, P.O. Box 247,
Hancock, MI 49930-0247
6924414 +EDI: CAPITALONE.COM May 22 2013 23:03:00 Capital One, P.O. Box 30281,
Salt Lake City, UT 84130-0281
6924415 +EDI: CAPITALONE.COM May 22 2013 23:03:00 Capital One, P.O. Box 105474,
Atlanta, GA 30348-5474
6924416 +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM May 22 2013 22:57:18
Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864
6924417 +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM May 22 2013 22:57:18
Capital One Auto Finance, 3905 Dallas Parkway, Plano, TX 75093-7892
6924419 +EDI: CAPITALONE.COM May 22 2013 23:03:00 Capital One Bank (USA) N.A., P.O. Box 6492,
Carol Stream, IL 60197-6492
6924420 EDI: CAPITALONE.COM May 22 2013 23:03:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
6924422 +EDI: CAPITALONE.COM May 22 2013 23:03:00 Capital One Bank USA NA, P.O. Box 30281,
Salt Lake City, UT 84130-0281
6924424 +EDI: CAPITALONE.COM May 22 2013 23:03:00 Capital One Bank USA NA, PO Box 5294,
Carol Stream, IL 60197-5294
6924423 +EDI: CAPITALONE.COM May 22 2013 23:03:00 Capital One Bank USA NA, P.O. Box 6492,
Carol Stream, IL 60197-6492
6924426 +EDI: CAPITALONE.COM May 22 2013 23:03:00 Capital One Bank USA NA, 120 East Shore Dr.,
Glen Allen, VA 23059-5644
6924425 +EDI: CAPITALONE.COM May 22 2013 23:03:00 Capital One Bank USA NA, P.O. Box 60599,
City of Industry, CA 91716-0599
6924429 +EDI: CAPITALONE.COM May 22 2013 23:03:00 Capital One Services, Inc, P.O. Box 30285,
Salt Lake City, UT 84130-0285
6924431 EDI: CHASE.COM May 22 2013 23:03:00 Cardmember Services, P.O. Box 94014,
Palatine, IL 60094-4014

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

6936324 +E-mail/PDF: BANKRUPTCYEBN@CHARTERCOM.COM May 22 2013 23:11:34 Charter Communications, Attention: Cash Management, 279 Trowbridge Dr, Fond Du Lac, WI 54937-9180

6924433 +EDI: CHASE.COM May 22 2013 23:03:00 Chase Bank USA, P.O. Box 15298, Wilmington, DE 19850-5298

6924440 +E-mail/Text: SUPPORT@CREDITCHECKUP.COM May 22 2013 22:58:38 Credit Check, Collection Division, 315 North Front Street, Marquette, MI 49855-4264

6924442 +EDI: CREDPROT.COM May 22 2013 23:03:00 Credit Protection Associates, 13355 Noel Rd., Suite 2100, Dallas, TX 75240-6837

6924445 +EDI: DTEE.COM May 22 2013 23:03:00 DTE Energy, One Energy Plaza 2124 WCB, DETROIT, MI 48226-1221

6924449 +EDI: WFNNB.COM May 22 2013 23:03:00 Fashion Bug, PO Box 182789, Columbus, OH 43218-2789

6924450 Fax: 920-431-7226 May 23 2013 11:47:02 Finance System of Green Bay, P.O. Box 1597, Green Bay, WI 54305-1597

6924456 +EDI: HFC.COM May 22 2013 23:03:00 HSBC Menards, P.O. Box 5253, Carol Stream, IL 60197-5253

6924455 +EDI: HFC.COM May 22 2013 23:03:00 Household Bank, P. O. Box 5222, Carol Stream, IL 60197-5222

6924457 +EDI: ICSYSTEM.COM May 22 2013 23:03:00 I.C. Systems, Inc, P.O. Box 64437, 444 Highway 96 East, St Paul, MN 55127-2557

6924458 EDI: IRS.COM May 22 2013 23:03:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

6987747 +EDI: IRS.COM May 22 2013 23:03:00 Internal Revenue Service, 3251 N. Evergreen Drive NE, Grand Rapids, MI 49525-9368

6924459 EDI: CBSKOHLS.COM May 22 2013 23:03:00 Kohls, P.O. Box 3084, Milwaukee, WI 53201-3084

6924460 +EDI: CBSKOHLS.COM May 22 2013 23:03:00 Kohls/Chase, P.O. Box 3115, Milwaukee, WI 53201-3115

6998286 +E-mail/Text: rayrl@michigan.gov May 22 2013 23:33:32 Michigan Department of Treasury, Bankruptcy Unit, PO Box 30168, Lansing, MI 48909-7668, 517-241-5002

6924469 +E-mail/Text: rayrl@michigan.gov May 22 2013 23:33:32 Michigan Dept of Treasury, Collection/Bankruptcy Unit, PO Box 30168, Lansing, MI 48909-7668

6924472 +E-mail/Text: nsb49829@hotmail.com May 22 2013 23:05:16 Northern Service Bureau, 111 North 9th Street, Escanaba, MI 49829-3814

7030997 EDI: PRA.COM May 22 2013 23:03:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

6970721 EDI: Q3G.COM May 22 2013 23:03:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

6924475 EDI: SALMAESERVICING.COM May 22 2013 23:03:00 Sallie Mae Corporation, P O Box 9500, Wilkes-Barre, PA 18773-9500

6944489 EDI: SALMAEGUARANTEES.COM May 22 2013 23:03:00 Sallie Mae Inc. on behalf of USA FUNDS, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430

6924484 E-mail/Text: DLStange@wisconsinpublicservice.com May 22 2013 22:59:22 UPPCO, PO Box 19076, Green Bay, WI 54307-9076

6924488 EDI: WFNNB.COM May 22 2013 23:03:00 WFNNB-Fashion Bug, P.O. Box 659728, San Antonio, TX 78265-9728

6924487 +EDI: RMSC.COM May 22 2013 23:03:00 Wal-Mart, P.O. Box 530927, Atlanta, GA 30353-0927

7056112 +EDI: BASSASSOC.COM May 22 2013 23:03:00 eCAST Settlement Corp., Assignee of Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

TOTAL: 57

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

6924406* American Airlines FCU, MD 2100 Po Box 619001, Dallas, TX 75261-9001

6987746* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

6987748* Michigan Department of Treasury, ATTN.: Bankruptcy Department, PO Box 30199, Lansing, MI 48909-7699

7039319* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)

7059925* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)

7064231* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)

6942391* +Vanderbilt Mortgage and Finance, Inc., PO Box 9800, Maryville, TN 37802-9800

TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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User: draytokm
Form ID: b9il

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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Form ID: b9il

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2013 at the address(es) listed below:

Allan J. Rittenhouse on behalf of Debtor Timothy J. Van Duzer ajratty1@gmail.com,
ajratty7@gmail.com
Allan J. Rittenhouse on behalf of Debtor Kim A. Van Duzer ajratty1@gmail.com,
ajratty7@gmail.com
Barbara P. Foley ecf@chpt13.com, chpt13@yahoo.com
Laura M. Davis on behalf of Creditor Bank of America NA westernecf@trottlaw.com
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Robert J. Shefferly on behalf of Creditor Bank of America NA WesternECF@trottlaw.com
Steven B. Flancher on behalf of Creditor State of Michigan, Department of Treasury
flanchers@michigan.gov, lawrencem5@michigan.gov

TOTAL: 7

B911 (Official Form 911) (Amended Chapter 13 Case) (12/12)

Case Number 12-90667-swd

UNITED STATES BANKRUPTCY COURT
District of Western District of Michigan**Amended****Notice of
Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 12/28/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court.**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Timothy J. Van Duzer
fdba Cliff's Muffler Shop
601 A Street
Pinehurst, ID 83850

Kim A. Van Duzer
601 A Street
Pinehurst, ID 83850

Case Number:
12-90667-swd

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-1834
xxx-xx-8151

Attorney for Debtor(s) (name and address):

Allan J. Rittenhouse
Allan J Rittenhouse
220 E B. Street
P.O. Box 647
Iron Mountain, MI 49801-0647
Telephone number: (906) 779-2080

Bankruptcy Trustee (name and address):

Barbara P. Foley
Chapter 13 Trustee's Office
The Cornerstone Building
425 West Michigan Ave.
Kalamazoo, MI 49007
Telephone number: (269) 343-0305

Meeting of Creditors

Date:

Time:

Location:

Deadlines:Papers must be *received* by the bankruptcy clerk's office by the following deadlines:**Deadline to File a Proof of Claim:**For all creditors (except a governmental unit): **5/14/13**For a governmental unit: **Not later than 180 days after the date of the order for relief****Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:*No later than 60 days after the first date set for the meeting of creditors.***Deadline to Object to Exemptions:**Thirty (30) days after the *conclusion* of the meeting of creditors.**Filing of Plan, Hearing on Confirmation of Plan**

The hearing on confirmation will be held:

Date: , Time: , Location:

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

Post Office Building, Room #314
PO Box 909
Marquette, MI 49855
Telephone number: (906)226-2117

For the Court:

Clerk of the Bankruptcy Court:
DANIEL M. LAVILLE

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 5/22/13

EXPLANATIONS**B911 (Official Form 911) (12/12)**

Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. Please note that possession of cell phones is prohibited at first meetings.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form (Official Form B10) can be obtained at the United States Courts Website: http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	
PLEASE NOTE THE DEBTORS' ADDRESS HAS CHANGED. ALL ELSE REMAINS.	